

Your Anthem Life Benefits – as of 1/1/2011



Created for: The State of New Hampshire Employees Basic Life & Accidental Death and Dismemberment (AD&D), Supplemental Life & AD&D, and Dependent Life

Feel confident in knowing that your family is protected with Anthem Life's Basic Group Term Life, AD&D, Supplemental Life & AD&D, and Dependent Life Insurance. Please review your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions.

Basic Group Term Life and Dependent Child Life Insurance	
The first \$20,000 of Basic Group Term Life Insurance will be paid for by The State of New Hampshire. <i>*Premiums for amounts in excess of \$20,000 as well as the premiums for AD&D and Child coverage will be payroll deducted from your wages.</i>	You may select: Plan 1 - \$20,000 Plan 2 - \$20,000 + \$20,000 AD&D* Plan 3 - \$25,000* Plan 4 - \$25,000 + \$25,000 AD&D* Plan 5 - \$20,000 + \$20,000 AD&D + \$3,000 Per Child* Plan 6 - \$25,000 + \$25,000 AD&D + \$3,000 Per Child*
Employee Supplemental Life and AD&D Insurance	
Supplemental Term Life gives you the option of purchasing additional term life and AD&D coverage at attractive group rates.	You may select amounts of \$25,000, \$50,000, \$75,000, or \$100,000 in Supplemental Life and AD&D for yourself.
Dependent Child Life Insurance¹	
Select plans 5 or 6 to include \$3,000 of life insurance for your children.	Dependent child life insurance covers all children between the ages of 15 days and 26 years.
Dependent Spouse Supplemental Life and AD&D Insurance	
The dependent supplemental insurance plan gives you the option of purchasing additional term life and AD&D coverage for your spouse at attractive group rates.	You may select spouse coverage of \$10,000 without AD&D. You may also select spouse supplemental life and AD&D amounts of \$25,000, \$50,000, \$75,000, or \$100,000.
Benefit Reductions	
Your life and AD&D insurance benefits are reduced at age 70. They will reduce according to the following schedule.	Benefits reduce 50% at age 70 for Plans 7 & 8 ONLY. There is no reduction in Benefits for Plans 1- 6. Benefits terminate at retirement.
Termination of Insurance Benefits	
All of your coverage terminates at retirement or termination of your employment. Spouse coverage terminates the earlier of employee retirement, termination or spouse age 70.	You may have options to convert your Group life insurance to an individual whole life insurance policy when benefits terminate. <i>(Consult your certificate of coverage for specifics)</i>
Additional Coverage Features	
Living Benefit - Life	Should you be diagnosed as terminally ill with less than 12 months to live, you can request up to half of your basic term life benefit in a lump sum prior to death. The benefit paid to your beneficiary after your death will then be reduced by the living benefit amount requested. Living benefits are subject to a maximum of \$100,000.
Waiver of Premium - Life	If you become totally disabled and unable to work prior to age 60, Anthem Life will continue your life insurance coverage without further premium payments after the first 6 months, until age 65 or retirement, whichever occurs first.
Travel Assistance - Life	Your Group Benefits Plan with Anthem Life includes Travel Assistance coverage that offers you 24 hour emergency assistance during medical emergencies. You also have 24-hour access to a website that offers pre-departure assistance and information about your destination.
Resource Advisor - Life	Anthem Life's Resource Advisor offers you crisis management coverage at no additional cost. You have access to 24/7 telephonic consultation and referral services, web site resources, and up to 3 visits with a mental health professional or legal and/or financial professional.

Seat belt - AD&D	Anthem Life will pay an additional benefit to the AD&D benefit amount, up to the lesser of 10% or \$15,000, if you die in an automobile accident while wearing a seat belt.
Airbag - AD&D	Anthem Life will pay an additional benefit to the AD&D benefit amount, up to the lesser of 10% or \$10,000, if you die in an automobile accident while wearing a seat belt and the airbag deploys.
Repatriation - AD&D	Anthem Life will pay an additional benefit to the AD&D benefit of up to \$6,000 for expenses related to the transportation and preparation if you die in an accident more than 75 miles away from your home.
Education - AD&D	Anthem Life will pay an additional benefit to the AD&D benefit of the lesser of 1 ¼ % or \$3,500 per academic term for each child enrolled in post-secondary education up to a maximum of \$20,000.
Portability – Employee Supplemental Life	If you terminate your employment, you have the option to continue your coverage until age 70 by simply paying premiums to Anthem Life. Premiums may differ from your current program.
Conversion – Life	If you terminate employment, you may have the option to convert your group life insurance coverage to an individual whole life policy with rates based on your age at the time of conversion.

PLAN DESCRIPTIONS AND EMPLOYEE PAYROLL DEDUCTION PREMIUMS *(If Bi-Weekly)*

BASIC PLANS

	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6
LIFE (State Paid)	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
ADDITIONAL LIFE (Employee Paid)			\$ 5,000	\$ 5,000		\$ 5,000
AD&D (Employee Paid) Accidental Death & Dismemberment		\$ 20,000		\$ 25,000	\$ 20,000	\$ 25,000
PER CHILD (Employee Paid) 15 days to 26 yrs					\$ 3,000	\$ 3,000
BI-WEEKLY DEDUCTION	\$ -	\$ 0.17	\$ 0.10	\$ 0.31	\$ 0.38	\$ 0.52

ADDITIONAL PLANS – EMPLOYEE PAID

PLAN 7 - SPOUSE		PLAN 8 - EMPLOYEE AND/OR SPOUSE ²				
Coverage:	\$10,000 Life	Coverage:	\$25,000 Life \$25,000 AD&D	\$50,000 Life \$50,000 AD&D	\$75,000 Life \$75,000 AD&D	\$100,000 Life \$100,000 AD&D
If spouse's age is:	Bi-Weekly Deduction	If age is:	Bi-Weekly Deduction	Bi-Weekly Deduction	Bi-Weekly Deduction	Bi-Weekly Deduction
less than 30	\$.81	less than 30	\$1.14	\$2.28	\$3.43	\$4.57
30-34	\$1.15	30-34	\$1.25	\$2.49	\$3.74	\$4.98
35-39	\$1.64	35-39	\$1.56	\$3.12	\$4.67	\$6.23
40-44	\$2.70	40-44	\$2.49	\$4.98	\$7.48	\$9.97
45-49	\$3.47	45-49	\$3.53	\$7.06	\$10.59	\$14.12
50-54	\$5.08	50-54	\$5.92	\$11.84	\$17.76	\$23.68
55-59	\$8.68	55-59	\$10.28	\$20.56	\$30.84	\$41.12
60-64	\$10.64	60-64	\$12.15	\$24.30	\$36.45	\$48.60
65-69	\$10.64	65+	\$18.38	\$36.76	\$55.14	\$73.52
Spouse coverage not available over age 70						

Other payroll deduction options are available based on your payroll deduction frequency.

¹The rates above cover all children ages 15 days to age 26. ²Spouse coverage is based on spouse age. If spouse age is not available or provided, benefits will be based on employee age.

This benefit description is intended to be a brief outline of benefits available. It does not include all of the terms of coverage offered by Anthem Life. The entire terms are contained in the contract documents (the applicable Certificate, Policy, and/or Trust Agreement). In the event of conflict between the contract documents and this benefits description, the contract documents will prevail. Products may vary, and may not be available in all states. This information describes Anthem Life's standard programs. Other options may be available upon request to and approval by Anthem Life. Exclusions and limitations are listed in the proposal brochure for this product.

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